

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Ross, Michael L § Case No. 10 B 00225  
Nalley, Denise M §  
Debtors §  
§

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 01/05/2010.

2) The plan was confirmed on 03/24/2010.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/06/2010.

5) The case was converted on 10/19/2010.

6) Number of months from filing or conversion to last payment: 6.

7) Number of months case was pending: 9.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$40,429.21.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,340.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$11,340.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,774.00
Court Costs	\$0
Trustee Expenses & Compensation	\$685.73
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,459.73

Attorney fees paid and disclosed by debtor \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$4,500.00	\$3,450.47	\$3,450.47	\$0	\$0
Internal Revenue Service	Priority	\$62,500.00	\$93,307.04	\$93,307.04	\$0	\$0
BAC Home Loan Servicing LP	Secured	\$10,144.99	\$10,144.99	\$10,144.99	\$7,193.48	\$0
BAC Home Loan Servicing LP	Secured	\$309,944.55	\$299,467.21	\$299,467.21	\$0	\$0
Green Tree Servicing LLC	Secured	\$1,480.83	\$1,480.83	\$1,480.83	\$1,053.34	\$0
Green Tree Servicing LLC	Secured	\$58,860.03	\$58,799.23	\$58,799.23	\$0	\$0
Icon Health Fitness Processing Cent	Secured	\$500.00	\$500.00	\$500.00	\$83.34	\$0
Tandem Loft Condominium Associati	Secured	\$1,500.00	\$2,105.38	\$1,500.00	\$208.35	\$0
Toyota Motor Credit Corporation	Secured	\$3,000.00	\$3,334.76	\$3,000.00	\$341.76	\$0
AES/EFR	Unsecured	\$1,958.44	NA	NA	\$0	\$0
Capital One	Unsecured	\$5,136.02	\$5,318.54	\$5,318.54	\$0	\$0
Chase Bank USA NA	Unsecured	\$26,478.98	\$27,949.85	\$27,949.85	\$0	\$0
CR Evergreen LLC	Unsecured	\$22,664.32	\$25,119.14	\$25,119.14	\$0	\$0
CR Evergreen LLC	Unsecured	\$13,093.44	\$13,324.11	\$13,324.11	\$0	\$0
Educational Credit Management Corp	Unsecured	\$55,820.18	\$56,551.60	\$56,551.60	\$0	\$0
Hc Processing Center	Unsecured	NA	\$2,133.76	\$2,133.76	\$0	\$0
Household Bank (SB) N A	Unsecured	\$35.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC Bank Nevada NA	Unsecured	\$9,357.13	\$10,032.78	\$10,032.78	\$0	\$0
Icon Health Fitness Processing Cent	Unsecured	\$1,539.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$441.90	\$441.90	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$4,879.57	\$4,879.57	\$0	\$0
JP Morgan Chase Bank	Unsecured	\$1,100.00	NA	NA	\$0	\$0
Key Bank USA National Association	Unsecured	NA	\$67.91	\$67.91	\$0	\$0
Key Bank USA National Association	Unsecured	NA	\$226.46	\$226.46	\$0	\$0
Key Bank USA National Association	Unsecured	NA	\$268.43	\$268.43	\$0	\$0
Key Bank USA National Association	Unsecured	NA	\$480.16	\$480.16	\$0	\$0
Key Bank USA National Association	Unsecured	NA	\$562.99	\$562.99	\$0	\$0
Northwestern Medical Faculty	Unsecured	\$25.00	NA	NA	\$0	\$0
Northwestern Medical Faculty	Unsecured	\$190.00	NA	NA	\$0	\$0
Northwestern Memorial Hospital	Unsecured	\$458.20	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$5,070.93	\$5,727.70	\$5,727.70	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$16,313.95	\$16,080.95	\$16,080.95	\$0	\$0
Tandem Loft Condominium Associati	Unsecured	NA	\$605.38	\$605.38	\$0	\$0
Toyota Motor Credit Corporation	Unsecured	NA	\$334.76	\$334.76	\$0	\$0
Volvo Car Finance North America	Unsecured	\$0	\$4,592.46	\$4,592.46	\$0	\$0
Volvo Finance	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$358,266.44	\$0	\$0
Mortgage Arrearage	\$11,625.82	\$8,246.82	\$0
Debt Secured by Vehicle	\$3,000.00	\$341.76	\$0
All Other Secured	\$2,000.00	\$291.69	\$0
<b>TOTAL SECURED:</b>	<b>\$374,892.26</b>	<b>\$8,880.27</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$96,757.51	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$96,757.51</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$174,698.45</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$2,459.73
Disbursements to Creditors	\$8,880.27
<b>TOTAL DISBURSEMENTS:</b>	<b>\$11,340.00</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 26, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.